

April 5, 2006

I am writing with deep concern that the voices of the people be heard regarding WalMart establishing a bank. I do hope that all the directors of the FDIC attend the upcoming vital hearing and that they listen carefully to the comments and concerns of the presenters. This is a critical decision.

WalMart banking and communities will not mix well. Small banks would be driven out as has been seen with businesses in our communities. Such a concentration of commercial and financial power will pose a danger -- especially in a company that has shown it bends the rules, breaks laws, underpays, and threatens suppliers. It tears down communities and denies doing so.

Their sheer size would threaten our financial security.

Please think through this carefully -- think carefully about the community that your grandchildren would want to live in.

Carol Caldwell